



The Oriental Insurance Company Limited

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THE ORIENTAL INSURANCE COMPANY LIMITED

(भारत सरकार का उपक्रम)

(A Govt. of India Undertaking)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो.बो. नं० 7037

Regd. Office : Oriental House, P.O. No. 7037

ए-25/27, आसर्गु रोड, नई दिल्ली - 110002

A-25/27, Asar Ali Road, New Delhi - 110002

STAND ALONE TERRORISM - FIRE POLICY SCHEDULE

Signature: REKHA THAKUR MOHANTY
Date: Wed, Apr 13, 2022 10:54:22 IST
Reason: Signing Policy for OIC

Policy No : 253200/11/2026/19 **Prev Policy No** : 253200/11/2025/26

Cover Note No : 250000194270 **Cover Note Dt** : 30/03/2025

Insured's Name : 91854039 - UTTARAKHAND JAL VIDHUT NIGAM LIMITED (GSTIN: 05AAACU6672R1ZN) **Issuing Office** : 253200 - BO HARIDWAR ROAD DEHRADUN (GSTIN: 05AAACT0627R4Z2)

Address : UJJAWAL, MAHARANI BAGH GMS ROAD DEHRADUN DEHRADUN UTTARAKHAND 248001 **Address** : 4-B, 1st Floor, Sachdeva Colony (Opp- Nainital Bank Ltd.) Haridwar Road, Dehradun DEHRADUN UTTARAKHAND 248001

Tel /Fax /Email : 0 / 0 / NA **Tel /Fax /Email** : / /



Agent/Broker Details

Dev.Off.Code :

Agent/Broker : LC0000000198 M/S SALASAR SERVICES INSURANCE BROKERS PVT LTD

Address : 15, INDIA EXCHANGE PLACE, 4TH FLOOR KOLKATTA 700001, MOB NO 9674516777, 9836318793, 9830141236, 9836970832, CALCUTTA, WEST BENGAL, 700001

Tel/Fax/Email : 033-40131875/6292139848/0333-2943438/

Period of Insurance : FROM 00:00 ON 01/04/2025 TO MIDNIGHT OF 31/03/2026

Collection No & Dt : DC_IND 2226000237 - 22/04/2025 **GST INVOICE NO** : 05244557 **UIN** : 0

Gross Premium : 74,99,999 **GST** : 13,50,000 **Stamp Duty** : .5 **Total** : 88,49,999

Co Insurance Details : None

RISK DETAILS

1 **Location of the Risk** : CHIBRO HYDRO POWER PLANT DEHRADUN

UTTARAKHAND DEHRADUN 248001 Dehradun

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	12,00,00,00,000	8,98,404.00
Business Interruption	46,20,92,500	34,595.00

2 **Location of the Risk** : KHODRI HYDRO POWER PLANT VIDYUT BHAWAN, DAKPATHAR

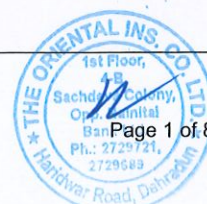
UTTARAKHAND DEHRADUN 248001 Dehradun

Place : DEHRADUN

Date : 21/04/2025



IRDA-REGNO-556



CIN : U66010DL1947GOI007158

कृपया अपनी पत्राचार पॉलिसी जारीकर्ता कार्यालय से ही करें।

Address all communications to policy issuing office only

मण्डलीय कार्यालय : (253200) देहरादून
4-बी, प्रथम तल, सचदेवा कॉलोनी, नैनीताल बैंक के सामने, हरिद्वार रोड, देहरादून-248001 (उत्तराखण्ड)
दूरभाष : 0135-2729721, 2729689, फैक्स : 0135-2729917 वेबसाइट : www.orientalinsurance.org.in देखें

Divisional Office : (253200) Dehradun
4-B, First Floor, Sachdeva Colony, Opposite Nainital Bank, Haridwar Road, Dehradun-248001
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दि. २५/०४/२०२५

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पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो बॉ नं० ७०३७
ए-२५/२७, आसफ अली रोड, नई दिल्ली-११०००२

Regd. Office : Oriental House, P.B. No. 7037
A-25/27, Asaf Ali Road, New Delhi - 110002

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	6,00,00,00,000	4,49,202.00
Business Interruption	26,40,00,00,000	19,765.00

3 Location of the Risk : DHAKRANI HYDRO PROJECT
VILL-DHAKRANI NEAR HERBERTPUR

UTTARAKHAND
DEHRADUN
248001
Dehradun

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	1,68,75,00,000	1,26,338.00
Business Interruption	11,16,00,00,000	8,355.00

4 Location of the Risk : DHALIPUR HYDRO POWER PLANT
DHALIPUR NEAR ASAN BARRAGE

UTTARAKHAND
DEHRADUN
248001
Dehradun

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	2,55,00,00,000	1,90,911.00
Business Interruption	16,93,00,00,000	12,675.00

5 Location of the Risk : KULHAL HYDRO POWER PLANT
DEHRADUN

UTTARAKHAND
DEHRADUN
248001
Dehradun

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	1,50,00,00,000	1,12,301.00
Business Interruption	10,20,00,00,000	7,636.00

6 Location of the Risk :

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	6,30,00,00,000	4,71,662.00
Business Interruption	50,27,00,00,000	37,636.00

Place : DEHRADUN
Date : 21/04/2025



IRDA-REGNO-556



Page 2 of 8

CIN : U66010DL1947GOI007158

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४-बी, प्रथम तल, सचदेवा कालोनी, नैनीताल बैंक के सामने, हरिद्वार रोड, देहरादून-२४८००१ (उत्तराखण्ड)
दूरभाष : ०१३५-२७२९७२१, २७२९६८९, फैक्स : ०१३५-२७२९९१७ वेबसाइट : www.orientalinsurance.org.in देखें

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वि. ओरिएण्टल इन्शुरेंस कंपनी लिमिटेड **The Oriental Insurance Company Limited**

(भारत सरकार का उपक्रम)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो.बो. नं० 7037
Attached to and forming part of policy number 253200/11/2026/19
ए-25/27, आसफ अली रोड, नई दिल्ली-110002



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A-25/27, Asaf Ali Road, New Delhi - 110002

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Signer: REKHA THAKUR MOHANTY
Date: Wed, Apr 23, 2025 10:54:22 IST
Reason: Signing Policy for OIC

TILOTH HYDRO POWER PLANT
UTTARKASHI

UTTARAKHAND
UTTARKASHI
249193
Uttarkashi

7 Location of the Risk : CHILLA HYDRO POWER PLANT
RISHIKESH DEHRADUN

UTTARAKHAND
DEHRADUN
248001
Dehradun

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	10,08,00,00,000	7,54,659.00
Business Interruption	46,30,00,000	34,663.00

8 Location of the Risk : RAMGANGA HYDRO POWER PLANT
KALAGARH

UTTARAKHAND
PAURIGARHWAL
246142
PAURI GARHWAL

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	9,90,00,00,000	7,41,183.00
Business Interruption	27,46,00,000	20,558.00

9 Location of the Risk : KHATIMA (LOHIAHEAD) SHARDA HYDRO POWER
PLANT
KHATIMA

UTTARAKHAND
UDHAM SINGH NAGAR
262405
UDHAM SINGH NAGAR

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	2,07,00,00,000	1,54,975.00
Business Interruption	12,89,00,000	9,650.00

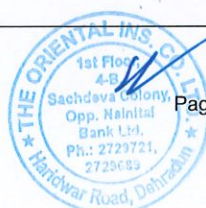
10 Location of the Risk :

Place : DEHRADUN

Date : 21/04/2025



IRDA-REGNO-556



Page 3 of 8

CIN : U66010DL1947GOI007158

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(भारत सरकार का उपक्रम)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो.बो. नं० 7037
Attached to and forming part of policy number 253200/11/2025/19
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MANERI BHALI-II HYDRO POWER PLANT
DHARANSU

UTTARAKHAND
UTTARKASHI
249193
Uttarkashi

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	21,28,00,00,000	15,93,170.00
Business Interruption	2,31,92,00,000	1,73,632.00

11 Location of the Risk : MADHYAMAHESHWAR HYDRO POWER PLANT

UTTARAKHAND
RUDRAPRAYAG
246171
Rudraprayag

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	2,29,64,48,000	1,71,928.00
Business Interruption	14,03,34,480	10,506.00

12 Location of the Risk : MOHAMMADPUR HYDRO POWER PLANT
MOHAMMADPUR HARIDWAR

UTTARAKHAND
HARIDWAR
249401
Haridwar

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	46,50,00,000	34,813.00
Business Interruption	10,29,00,000	7,704.00

13 Location of the Risk : PATHRI HYDRO POWER PLANT
PATHRI NEAR BAHADRABAD

UTTARAKHAND
HARIDWAR
249402
Haridwar

SCHEDULE OF PREMIUM

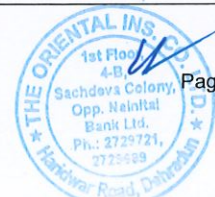
Material Damage(Fire)	68,42,685.00
Business Interruption	6,57,314.00

Place : DEHRADUN

Date : 21/04/2025



IRDA-REGNO-556



Page 4 of 8

CIN : U66010DL1947GOI007158

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दि. २१/०४/२०२५ The Oriental Insurance Company Limited

(भारत सरकार का उपक्रम)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो.बो. नं० ७०३७

Attached to and forming part of policy number 253200/11/2025/19

ए-२५/२७, आसफ अली रोड, नई दिल्ली-११०००२



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Signer: REKHA THAKUR MOHANTY

Date: Wed, Apr 24, 2025 10:54:22 IST

Reason: Signing Policy for OIC

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	1,02,00,00,000	76,364.00
Business Interruption	3,60,00,000	2,695.00

14 Location of the Risk : KALIGANGA-I HYDRO POWER PLANT
PAURI

UTTARAKHAND
PAURIGARHWAL
246001
PAURI GARHWAL

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	55,50,40,000	41,554.00
Business Interruption	11,65,01,000	8,722.00

15 Location of the Risk : VYASI HYDRO POWER PLANT
NEAR HATHIYARI VILLAGE

UTTARAKHAND
DEHRADUN
248001
Dehradun

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	11,40,00,00,000	8,53,484.00
Business Interruption	3,33,58,50,000	2,49,745.00

16 Location of the Risk : KALIGANGA-II HYDRO POWER PLANT
PAURI

UTTARAKHAND
PAURIGARHWAL
246001
PAURI GARHWAL

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	84,22,65,000	63,058.00
Business Interruption	17,52,40,900	13,120.00

17 Location of the Risk :

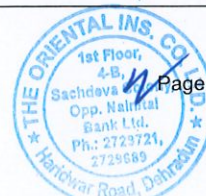
Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	17,50,00,000	13,102.00
Business Interruption	45,87,500	343.00

Place : DEHRADUN

Date : 21/04/2025



IRDA-REGNO-556



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GALOGI HYDRO POWER PLANT

UTTARAKHAND
DEHRADUN
248001
Rudraprayag

18 Location of the Risk :

DUNAO HYDRO POWER PLANT
PAURI

UTTARAKHAND
PAURIGARHWAL
246001
PAURI GARHWAL

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	25,58,41,875	19,154.00
Business Interruption	1,60,40,710	1,201.00

19 Location of the Risk :

PILANGAD HYDRO POWER PLANT
BHATWARI

UTTARAKHAND
UTTARKASHI
249193
Uttarkashi

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	21,37,50,000	16,003.00
Business Interruption	2,68,46,733	2,010.00

20 Location of the Risk :

URGAM HYDRO POWER PLANT

UTTARAKHAND
CHAMOLI
246424
Chamoli

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	30,70,26,000	22,986.00
Business Interruption	1,99,12,782	1,491.00

21 Location of the Risk :

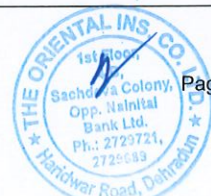
TOTAL PREMIUM 74,99,999.00

Place : DEHRADUN

Date : 21/04/2025



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Page 6 of 8

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ए-25/27, आसफ अली रोड, नई दिल्ली-110002

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Signer: REKHA THAKUR MOHANTY
Date: Wed Apr 23, 2025 10:54:22 IST
Reason: Signing Policy for OICL

SURINGAD HYDRO POWER PLANT

UTTARAKHAND
PITHORAGARH
262501
Pithoragarh

Cover Wise Details : Cover Name	Sum Insured	Premium
Material Damage(Fire)	50,00,00,000	37,434.00
Business Interruption	79,60,000	612.00

AOY Limit : 300000000000

AOA Limit : 300000000000

ADD :SGST	6,75,000.00
ADD :CGST	6,75,000.00
STAMP DUTY	0.50
TOTAL AMOUNT	88,49,999.00

Total Sum Insured In Words : Indian Rupees Ten Thousand Seventeen Crores Seventy-Four Lakhs Thirty-Seven Thousand Four Hundred Eighty Only
Total Premium In Words : Indian Rupees Eighty-Eight Lakhs Forty-Nine Thousand Nine Hundred Ninety-Nine Only

Excess / Deductible :

The following minimum deductibles are applicable based on per Location Sum Insured of the policy.

Sum Insured Band per Location (including endorsements, if any)	Material Damage	
	% Of Claim	Subject to Minimum deductible in INR.

The Insurance under this policy is subject to warranties & Clauses otherwise stated herein:

1. In the event of a claim under the policy exceeding Rs.1lac or a claim for refund of premium exceeding Rs1lac, the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in all our operating Offices as well as company's website.
2. Communicable Disease Exclusion Clause
3. Exclusion-Any Direct or indirect loss by infectious or contagious disease
4. DEDUCTIBLES : 5% of claim amount subject to minimum of INR 100,000 and maximum of INR 2,500,000 for each and every loss for PD., 3 Days each occurrence for BI/T3L - INR 2,500,000 each & every loss.
5. ADD-ONS-Esc Upto 5% SI, Removal of debris INR50,000,000 each occurrence & in aggregate, Terrorism T3L sublimit INR260,000,000 each occurrence & in aggregate, Architects, Surveyors & Consulting Engg's fee INR500,00,000 each occ & in aggregate
6. ADD-ONS: Auditors' fees Clause - INR 50,000,000 each occurrence and in aggregate, Prevention of access up to 4 weeks within 5 km of radius and inland only. s/l to INR 250,000,000 each occurrence and in aggregate

Financier's Names are as stated herein:

None

Place : DEHRADUN

Date : 21/04/2025



IRDA-REGNO-556



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CIN : U66010DL1947GOI007158

कृपया अपनी पत्राचार पॉलिसी जारीकर्ता कार्यालय से ही करें।

Address all communications to policy issuing office only

मण्डलीय कार्यालय : (253200) देहरादून
4-बी, प्रथम तल, सचदेवा कालोनी, नैनीताल बैंक के सामने, हरिद्वार रोड, देहरादून-248001 (उत्तराखण्ड)
दूरभाष : 0135-2729721, 2729689, फैक्स : 0135-2729917 वेबसाइट : www.orientalinsurance.org.in देखें

Divisional Office : (253200) Dehradun
4-B, First Floor, Sachdeva Colony, Opposite Nainital Bank, Haridwar Road, Dehradun-248001
Tel.: 0135-2729721, 2729689, Fax: 0135-2729917 visit us at: www.orientalinsurance.org.in



दिएण्टल इश्योरिंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत कार्यालय : ओरिएण्टल हाऊस पो.बो. नं० 7037
ए-25/27, आसफ अली रोड, नई दिल्ली-110002



THE ORIENTAL INSURANCE COMPANY LIMITED

(A Govt. of India Undertaking)

Regd. Office : Oriental House, P.B. No. 7037
A-25/27, Asaf Ali Road, New Delhi - 110002

This Document is Digitally Signed

Signer: REKHA THAKUR MOHANTY
Date: 23-APR-2025 10:54:22 IST
Reason: Signing Policy for OICI

The insurance under this policy is subject to conditions, clauses, warranties, endorsements as per forms attached.

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

In witness whereof the undersigned being authorised by and on behalf of the company has/have herein to set his/their hands at DEHRADUN on 21ST DAY OF APRIL 2025

Entered By : ANAND MEHROTRA

Examined By : RAJEEV PAUL

Policy Printed By : 921891

IP :

Policy Printed On : 23-APR-25 10:54:20

MAC

Digitally Signed

By

Authorised Signatory



This is an electronically generated document (Policy Schedule). The Policy document duly stamped will be sent by post.

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupees

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in and through other digital platforms including Whatsapp (send 'Hi' to 9560711200).

Place : DEHRADUN

Date : 21/04/2025



IRDA-REGNO-556

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CIN : U66010DL1947GOI007158

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